

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RONALD S. MCADAMS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-70275 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/24/2014 and confirmed on 6/30/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		95,686.78
Less Refunds to Debtor	912.96	
TOTAL AMOUNT OF PLAN FUND		94,773.82

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	3,933.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,333.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	STATE FARM BANK FSB Acct: 9342	0.00	32,305.47	0.00	32,305.47
	S & T BANK(*) Acct: 5526	0.00	19,599.30	0.00	19,599.30
	FIRST COMMONWEALTH BANK* Acct: 2339	0.00	26,852.81	0.00	26,852.81
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 4640	0.00	0.00	0.00	0.00
					78,757.58

Priority					
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	RONALD S. MCADAMS Acct:	0.00	0.00	0.00	0.00
	RONALD S. MCADAMS Acct:	912.96	912.96	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	S & T BANK(*) Acct: 5526	350.00	350.00	0.00	350.00
					350.00

Unsecured					
	BANKCARD SERVICES Acct: 3199	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 8626	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 9032	946.92	197.75	0.00	197.75
	FIA CARD SERVICES NA Acct: 4404	16,406.41	3,426.29	0.00	3,426.29
	FIRST NATIONAL BANK OF OMAHA(*) Acct: 9946	2,758.66	576.12	0.00	576.12
	CAVALRY SPV I LLC - ASSIGNEE(*)	676.34	141.25	0.00	141.25

14-70275 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4613				
	PRA RECEIVABLES MANAGEMENT LLC -	1,024.48	213.95	0.00	213.95
	Acct: 4914				
	S & T BANK(*)	0.00	0.00	0.00	0.00
	Acct: 0001				
	S & T BANK(*)	0.00	0.00	0.00	0.00
	Acct: 7897				
	SALLIE MAE	3,216.76	671.79	0.00	671.79
	Acct: 1756				
	QUANTUM3 GROUP LLC AGNT - MOMA F	2,870.24	599.42	0.00	599.42
	Acct: 4032				
	LVNV FUNDING LLC, ASSIGNEE	3,542.97	739.91	0.00	739.91
	Acct: 5220				
	QUANTUM3 GROUP LLC AGNT - MOMA F	8,459.40	1,766.65	0.00	1,766.65
	Acct: 6772				
					<hr/> 8,333.13

TOTAL PAID TO CREDITORS

87,440.71

TOTAL

CLAIMED 350.00

PRIORITY 0.00

SECURED 39,902.18

Date: 05/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RONALD S. MCADAMS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-70275 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald S. McAdams
 Debtor

Case No. 14-70275-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 30

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db
 13840867 +Ronald S. McAdams, 113 W. Brown Street, Blairsville, PA 15717-1406
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019)
 13840864 +Bank Card Services, PO Box 84049, Columbus, GA 31908-4049
 13840865 Chase Card Service, Card Member Services, P. O. Box 15153, Wilmington, DE 19886-5153
 13888349 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 13840868 +First Bankcard, PO Box 2557, Omaha, NE 68103-2557
 13852155 +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 13846191 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197-0003
 13889448 S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 13889447 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
 13840872 +S&T Bank, PO Box 469, Indiana, PA 15701-0469
 13840877 +Sears Card, PO Box 183081, Columbus, OH 43218-3081
 13840878 +Sears Mastercard, PO Box 183082, Columbus, OH 43218-3082
 13840882 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197)
 13850201 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13885253 +E-mail/Text: bankruptcy@cvaps.com May 29 2019 03:37:51 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13840866 +E-mail/Text: mrdiscen@discover.com May 29 2019 03:35:59 Discover Bank, PO Box 71084,
 Charlotte, NC 28272-1084
 13845224 E-mail/Text: mrdiscen@discover.com May 29 2019 03:35:59 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13840869 E-mail/Text: bankruptcynotice@fcbanking.com May 29 2019 03:36:05 First Commonwealth Bank,
 PO Box 400, Indiana, PA 15701
 13840870 +E-mail/PDF: gecsedirecoverycorp.com May 29 2019 13:11:29 GE Captial Retail Bank,
 PO Box 960061, Orlando, FL 32896-0061
 13915488 E-mail/PDF: resurgentbknofications@resurgent.com May 29 2019 03:48:35
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13840871 E-mail/PDF: gecsedirecoverycorp.com May 29 2019 04:01:13 Lowe's/GEGRB, P.O. Box 530914,
 Atlanta, GA 30353-0914
 13903507 E-mail/PDF: pa_dc_claims@navient.com May 29 2019 03:46:31 Navient Solutions, Inc.,
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 13898625 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2019 03:48:21
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13867677 E-mail/Text: bnc-quantum@quantum3group.com May 29 2019 03:36:47
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13840875 E-mail/PDF: pa_dc_claims@navient.com May 29 2019 03:46:34 Sallie Mae, PO Box 13611,
 Philadelphia, PA 19101
 13924583 E-mail/Text: ebn_bkrt_forms@salliemae.com May 29 2019 03:38:02 Sallie Mae, P.O. Box 3319,
 Wilmington, DE 19804-4319
 13840876 +E-mail/PDF: gecsedirecoverycorp.com May 29 2019 04:01:13 Sam's Club, PO Box 530942,
 Atlanta, GA 30353-0942
 13840879 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com May 29 2019 03:36:17
 State Farm Bank, PO Box 77404, Trenton, NJ 08628-6404
 13920096 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com May 29 2019 03:36:17
 State Farm Bank F.S.B., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr State Farm Bank F.S.B.
 13840880 Tiffany Nicholson
 13840881 Tiffany Nicholson
 cr* +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 cr* +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
 cr* Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
 13840873* +S&T Bank, PO Box 469, Indiana, PA 15701-0469
 13840874* +S&T Bank, PO Box 469, Indiana, PA 15701-0469

TOTALS: 3, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 30

Date Rcvd: May 28, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor State Farm Bank F.S.B. andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor First Commonwealth Bank bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
David W. Raphael on behalf of Creditor S&T Bank draphael@grenenbirsic.com,
mcupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Debtor Ronald S. McAdams julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Matthew John McClelland on behalf of Creditor State Farm Bank F.S.B. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9